

UNITED STATES DISTRICT COURT FOR THE NORTHERN DISTRICT OF
CALIFORNIA

Borowsky v. Hamilton Beach Brands, Inc.

Borowsky · No. 25-cv-02364-JSC · Decided June 27, 2025

SUMMARY

The Northern District of California grants Hamilton Beach Brands, Inc.’s motion to dismiss a putative class action alleging that the company violated California Civil Code § 1793.01 by beginning its express warranty period on the purchase date rather than the delivery date. The court holds that the plaintiff failed to plausibly allege a concrete injury sufficient to establish Article III standing because she alleged neither a product defect nor a denied warranty claim. The dismissal is without prejudice, but the court denies leave to amend as futile.

CASE DETAILS

COURT	United States District Court for the Northern District of California
WRITING FOR THE COURT	Jacqueline Scott Corley
JURISDICTION	United States District Court for the Northern District of California
DECIDED	June 27, 2025
DOCKET	25-cv-02364-JSC
DISPOSITION	dismissed
PROCEDURAL POSTURE	Defendants moved under Federal Rules of Civil Procedure 12(b)(1) and 12(b)(6) to dismiss Plaintiff's putative class action for lack of Article III standing and failure to state a claim.
STANDARD OF REVIEW	On a facial Rule 12(b)(1) challenge, the court accepts the complaint's allegations as true and draws reasonable inferences in the plaintiff's favor. The plaintiff bears the burden of establishing subject-matter jurisdiction and must plausibly allege an injury in fact that is concrete, particularized, and actual or imminent.
PRECEDENTIAL VALUE	nonprecedential
PARTIES	Nora Jo Borowsky v. Hamilton Beach Brands, Inc., et al.

TOPICS

- standing
- subject matter jurisdiction
- motions to dismiss
- class actions
- consumer protection

PRACTICE AREAS

civil procedure

consumer protection

constitutional law

remedies

QUESTIONS PRESENTED

1. Whether Plaintiff plausibly alleged a concrete injury in fact sufficient to establish Article III standing based on an express warranty that began on the purchase date rather than the delivery date.
2. Whether Plaintiff's alleged two-day reduction in warranty coverage constituted an economic injury despite the absence of a product defect, warranty claim, or warranty denial.
3. Whether the complaint should be dismissed without leave to amend because Plaintiff could not identify a basis for standing beyond the allegations already pleaded.

HOLDINGS

1. Plaintiff did not plausibly allege an injury in fact because the alleged harm from the warranty's two-day earlier commencement was speculative and depended on multiple contingent events.
2. Plaintiff did not plausibly allege economic injury based on an overpayment or benefit-of-the-bargain theory because she received the warranty she was promised and did not allege that she separately bargained for a longer warranty or was misled about its terms.
3. Dismissal without leave to amend was appropriate because amendment would be futile.

KEY QUOTATIONS

“Only those plaintiffs who have been concretely harmed by a defendant’s statutory violation may sue that private defendant over that violation in federal court.” (at 3)

“Article III grants federal courts the power to redress harms that defendants cause plaintiffs, not a freewheeling power to hold defendants accountable for legal infractions.” (at 4)

“The present allegations are many steps removed from a concrete injury.” (at 5)

FACTUAL BACKGROUND

Plaintiff purchased a Hamilton Beach toaster oven through Amazon on January 9, 2025, and received it on January 11, 2025. Hamilton Beach's one-year express warranty began on the purchase date rather than the delivery date. Plaintiff did not allege that the appliance malfunctioned or that she submitted and was denied a warranty claim. She alleged that the two-day difference reduced the warranty's value and that she would not have purchased the product or would have paid less had she known the warranty practice violated California law.

PROCEDURAL HISTORY

Plaintiff filed a putative class action alleging that Hamilton Beach's express warranty violated California Civil Code section 1793.01 because the warranty period began on the purchase date rather than the delivery date. Defendants moved to dismiss. After oral argument, the court treated the Rule 12(b)(1) motion as a facial challenge, granted the motion for lack of subject-matter jurisdiction, denied leave to amend as futile, and directed entry of judgment for Defendants without prejudice.

DISPOSITION

dismissed

CASES CITED

- TransUnion LLC v. Ramirez, 594 U.S. 413, 423, 427 (2021)
- Bova v. City of Medford, 564 F.3d 1093, 1096 (9th Cir. 2009)
- Chandler v. State Farm Mut. Auto. Ins. Co., 598 F.3d 1115, 1122 (9th Cir. 2010)
- 3taps, Inc., 2022 WL 16953623, at *4
- Safe Air for Everyone v. Meyer, 373 F.3d 1035, 1038-39 (9th Cir. 2004)
- Leite v. Crane Co., 749 F.3d 1117, 1121 (9th Cir. 2014)
- United States v. Corinthian Colleges, 655 F.3d 984, 999 (9th Cir. 2011)
- Kalcheim v. Apple, Inc., No. 2:16-CV-09324-ODW, 2017 WL 3443208, at *1-*3 (C.D. Cal. Aug. 10, 2017)
- Bowen v. Energizer Holdings, Inc., 118 F.4th 1134, 1145 n.10 (9th Cir. 2024)
- Birdsong v. Apple, Inc., 590 F.3d 955, 961 (9th Cir. 2009)
- McGee v. S-L Snacks Nat'l, 982 F.3d 700, 706-07 (9th Cir. 2020)
- Schaer v. Newell Brands Inc.
- Ivo Kolar v. Nespresso USA, Inc., No. 24-CV-11235-GW, 2025 WL 1717279, at *4 (C.D. Cal. June 13, 2025)
- Kolar v. Nespresso USA, Inc., No. 24-CV-11235-GW, 2025 WL 1717278 (C.D. Cal. June 16, 2025)
- Shaughnessy v. Nespresso USA, Inc., No. 22-CV-6815-NRB, 2023 WL 6038009, at *6-*7 (S.D.N.Y. Sept. 15, 2023)
- Konkel v. Brother Int'l Corp., No. 22-CV-00479-ZNQ, 2023 WL 3585354, at *6 (D.N.J. May 22, 2023)
- Carrico v. City & County of San Francisco, 656 F.3d 1002, 1008 (9th Cir. 2011)

OPINION

1 2 3 4 UNITED STATES DISTRICT COURT 5 NORTHERN DISTRICT OF CALIFORNIA 6 7
NORA JO BOROWSKY, Case No. 25-cv-02364-JSC 8 Plaintiff, ORDER RE DEFENDANT'S
MOTION 9 v. TO DISMISS THE CLASS ACTION COMPLAINT 10 HAMILTON BEACH
BRANDS, INC., et al., Re: Dkt. No. 22 11 Defendants. 12 13 Plaintiff Borowsky brings this action
on behalf of a putative class of California consumers, 14 alleging Defendant Hamilton Beach
Brands issued express product warranties in violation of 15 California Civil Code § 1793.01.

Based on this allegation, Plaintiff asserts two causes of action: 16 1) violation of the Song-Beverly
Act, Cal. Civ. Code § 1790 et seq., and 2) violation of 17 California's Unfair Competition Law
("UCL"), Cal. Bus. & Prof. Code § 17200 et seq. Defendant 18 moves to dismiss the Class Action
Complaint (Dkt. No. 11) pursuant to Federal Rule of Civil 19 Procedure 12(b)(1), for lack of
standing, and Rule 12(b)(6), for failure to state a claim.

20 Having reviewed the parties’ submissions, and with the benefit of oral argument on June 21 26, 2025, the Court GRANTS the motion to dismiss. Plaintiff has failed to plausibly allege an 22 injury in fact sufficient to confer Article III standing. 23 FACTUAL ALLEGATIONS 24 Plaintiff purchased the Hamilton Beach Easy Reach 4-Slice Countertop Toaster Oven via 25 Amazon.com on January 9, 2025.

(Dkt. No. 1 ¶¶ 6, 14.) The appliance was delivered to her on 26 January 11, 2025. (Id. ¶ 15.) Defendant offers an express warranty against defects in material and 27 1 workmanship for one year from the date of purchase. (Id. ¶ 16.) Based on the timing of purchase, 2 the product is still within the warranty period. Plaintiff does not allege that her appliance has 3 exhibited any defects or that she has submitted any warranty claims to Defendant.

4 To advance her claims under the Song-Beverly Act and the UCL, Plaintiff asserts 5 Defendant violated California Civil Code § 1793.01, which states “[a] manufacturer, distributor, 6 or retail seller shall not make an express warranty with respect to a consumer good that 7 commences earlier than the date of delivery of the good.” (Id. ¶ 2.) By commencing the warranty 8 period on the date of purchase—rather than the date of delivery—Plaintiff alleges Defendant 9 “short-changed the full value of [the] warranties.” (Id. ¶¶ 3, 18.)

She contends had she “been 10 aware that Defendants’ warranty practices did not comply with the law, [she] either would not 11 have purchased their products or would have paid less for them.” (Id. ¶ 47.) 12 DISCUSSION 13 Article III of the United States Constitution “confines the federal judicial power to the 14 resolution of ‘Cases’ and ‘Controversies.’” *TransUnion LLC v. Ramirez*, 594 U.S. 413, 423 15 (2021).

Therefore, a plaintiff has standing to sue in federal court only when he can show “(i) that 16 he suffered an injury in fact that is concrete, particularized, and actual or imminent; (ii) that the 17 injury was likely caused by the defendant; and (iii) that the injury would likely be redressed by 18 judicial relief.” *Id.* “[U]nder Article III, an injury in law is not an injury in fact.

Only those 19 plaintiffs who have been concretely harmed by a defendant’s statutory violation may sue that 20 private defendant over that violation in federal court.” *Id.* at 427 (emphasis in original). An injury 21 in fact cannot be speculative or based on “contingent events,” such that “the plaintiff likely will 22 not have suffered an injury that is concrete and particularized” unless such events occur.

Bova v. 23 City of Medford, 564 F.3d 1093, 1096 (9th Cir. 2009). 24 “The party asserting federal subject matter jurisdiction bears the burden of proving its 25 existence.” *Chandler v. State Farm Mut. Auto. Ins. Co.*, 598 F.3d 1115, 1122 (9th Cir. 2010). A 26 motion to dismiss under Federal Rule of Civil Procedure 12(b)(1) may assert a factual or facial 27 challenge to jurisdiction.

3taps, Inc., 2022 WL 16953623 at *4 (citing *Safe Air for Everyone v. 1* allegations that, by themselves, would otherwise invoke federal jurisdiction,” while a facial 2 challenge argues “the allegations contained in a complaint are insufficient on their face to invoke 3 federal jurisdiction.” *Safe Air for Everyone*, 373 F.3d at 1039.

To resolve a factual challenge, the 4 court “may review evidence beyond the complaint” and “need not presume the truthfulness of the 5 plaintiff’s allegations.” *Id.* at 1038. The court “resolves a facial attack as it would a motion to 6 dismiss under Rule 12(b)(6): Accepting the plaintiff’s allegations as true and drawing all 7 reasonable inferences in the plaintiff’s favor....” 3taps, Inc., 2022 WL 16953623 at *4 (citing 8 *Leite v. Crane Co.*, 749 F.3d 1117, 1121 (9th Cir.

2014)). Defendant submitted the declaration of 9 Nicholas J. Hoffman in support of the motion, in which counsel for Defendant recounted 10 conversations with Plaintiff’s counsel to resolve the dispute prior to filing the instant motion. 11 (Dkt. No. 22-3.)

On reply, Defendant notes the declaration is not necessary to resolve the motion. 12 (Dkt. No. 27 at 17.) So, the Court considers this motion under Rule 12(b)(1) to be a facial attack 13 on subject-matter jurisdiction.² 14 Turning to the merits, Plaintiff’s alleged injury is too speculative to establish standing. 15 Plaintiff has not alleged her appliance is broken or malfunctioned.

She has not alleged she 16 submitted any claim under the warranty that was denied. Rather, she seeks a remedy for a 17 violation of California Civil Code § 1793.01, which, she argues, resulted in two fewer days of 18 warranty coverage. This cannot suffice to establish injury in fact, as it relies on a statutory 19 violation with only speculative harm. “Article III grants federal courts the power to redress harms 20 that defendants cause plaintiffs, not a freewheeling power to hold defendants accountable for legal 21 infractions.” *TransUnion LLC*, 594 U.S. at 427.

True, Section 1793.01 requires an express 22 warranty to commence on the date of delivery, and Defendant’s express warranty begins on the 23 date of purchase. But mere statutory violation without accompanying harm cannot confer 24 2 Defendant also requests the Court take judicial notice of the Hamilton Beach express warranty, 25 or consider it incorporated by reference.

(Dkt. No. 22-1.) The Court may consider unattached evidence on which a complaint necessarily relies if the complaint refers to the document, the 26 document is central to the plaintiff’s claim, and no party questions the authenticity of the document. *United States v. Corinthian Colleges*, 655 F.3d 984, 999 (9th Cir. 2011).

Here, neither 27 party disputes the authenticity of the warranty, and the Class Action Complaint relies on this 1 standing. The present allegations are many steps removed from a concrete injury. To wit, 2 Plaintiff’s injury would arise if (1) her appliance was defective, (2) she submitted a warranty 3 claim, (3) that warranty claim was submitted within the two days that differentiate the

warranty 4 period based on the purchase date from the warranty period starting on the delivery date, and (4) 5 that claim was then denied.

On these allegations, Plaintiff has not plausibly alleged standing to 6 advance her claims in federal court. 7 To counter, Plaintiff argues she suffered concrete economic harm because the value of the 8 warranty was reduced by two days, and had she known the warranty was unlawful, she would 9 have paid less for the product. (Dkt. No. 1 ¶¶ 18, 47.) This conclusory allegation is implausible.

10 Plaintiff's injury theory relies on misrepresentation—Defendant either omitted key information 11 about the warranty or misrepresented its terms to Plaintiff, and so Plaintiff overpaid for the 12 product. However, she does not allege as much. Plaintiff had access to the warranty's terms, 13 including its start date, via Defendant's website. (Id. ¶ 17.)

The warranty states it commences on 14 the date of purchase, and that is the warranty she got. (Id.) Plaintiff cannot plausibly allege she 15 would have paid less had she known the warranty did not comply with California law because she 16 alleges Defendant's website discloses the warranty did not comply with California law.³ So, 17 Plaintiff has not alleged any concrete injury from the alleged California law violation and thus 18 lacks Article III standing.

19 Plaintiff's cited authority does not persuade the Court otherwise. In *Kalcheim v. Apple, Inc.*, 20 No. 2:16-CV-09324-ODW, 2017 WL 3443208, at *1 (C.D. Cal. Aug. 10, 2017), the plaintiff 21 purchased a MacBook Pro and AppleCare warranty plan. Id. Apple allegedly "shorted" the 22 3 It remains an open question in the Ninth Circuit whether an "overpayment" theory of injury is 23 available outside the misrepresentation context.

See *Bowen v. Energizer Holdings, Inc.*, 118 F.4th 1134, 1145 n.10 (9th Cir. 2024). That said, the only Ninth Circuit case suggesting such injury 24 exists outside misrepresentation claims is distinguishable from the instant case.

In *Birdsong v. Apple, Inc.*, 590 F.3d 955, 961 (9th Cir. 2009), the plaintiff argued Apple's headphones created a 25 risk of future hearing loss, and they would not have paid as much for the product had they known. The Ninth Circuit rejected this argument on the ground that the alleged "defect" was not 26 cognizable. Id. Later, in *McGee v. S-L Snacks Nat'l*, the court noted "Birdsong arguably may be read to suggest that, at least in the context of a hidden defect, economic injury can be established 27 on an overpayment theory absent misrepresentations." 982 F.3d 700, 707 (9th Cir.

2020). 1 warranty plan by commencing the warranty period four days prior to the plaintiff's receipt of the 2 laptop. Id. The court subsequently denied Apple's motion to dismiss for lack of standing, 3 concluding the "warranty-shortening" constituted a concrete injury. Id. at *2.

In support, the court 4 reasoned the loss of four days of warranty coverage “reduced the value of the warranty.” Id. at *3. 5 By initiating the warranty period prior to the plaintiff’s receipt of the laptop, the warranty shifted 6 “less risk from the consumer to Apple than if the warranty had not been shortened.” Id. The court 7 ultimately determined “the shifting of risk from the consumer to Apple during the warranty period 8 itself has value independent of any claims actually filed under the warranty.” Id. 9 To start, Kalcheim was decided prior to the Supreme Court’s clarification of standing in 10 *TransUnion LLC*. Further, the decision did not cite to any legal authority for the proposition that a 11 shortened warranty period constitutes a concrete injury when the consumer has not invoked the 12 warranty for any product repair.

And finally, Kalcheim is distinguishable on its facts. There, the 13 AppleCare warranty was a separately bargained-for product—it did not come with the laptop but 14 was purchased. Id. Under a benefit-of-the-bargain theory of injury, a plaintiff “must do more than 15 allege that she ‘did not receive the benefit she thought she was obtaining.’” *McGee v. S-L Snacks* 16 Nat’l, 982 F.3d 700, 706 (9th Cir.

2020) (citation omitted) (emphasis in original). Rather, “[t]he 17 plaintiff must show that she did not receive a benefit for which she actually bargained.” Id. 18 (emphasis in original). The Kalcheim plaintiff bargained for the AppleCare warranty independent 19 from the purchase of the laptop, and per the court’s analysis did not receive the full warranty 20 period he paid for.

In contrast, Plaintiff does not allege she separately bargained for the warranty 21 at issue, and she received exactly the warranty she was promised and paid for—a warranty starting 22 on the date of purchase. (Dkt. No. 1 ¶ 17.) Consequently, Kalcheim does not aid Plaintiff’s 23 claims.⁴ 24 The remaining cases cited by Plaintiff fare no better.

In *Schaer v. Newell Brands Inc.*, the 25 4 Pursuant to Civil Local Rule 7-3(d)(2), Plaintiff submitted a Statement of Recent Decision, 26 noting *Itzhak, et al. v. Keurig Dr. Pepper, Inc., et al.*, No. 8:25-CV-00235-KES (C.D. Cal. June 11, 2025). (Dkt. No. 31.) There, the court cited Kalcheim approvingly to determine the plaintiff 27 had plausibly alleged an injury under circumstances similar to those alleged here.

Id. The Itzhak 1 plaintiff alleged she purchased a coffee maker, and the defendant’s warranty terms on the product 2 contained an “unlawful repair restriction.” No. 3:22-CV-30004-MGM, 2023 WL 2033765, at *1 3 (D. Mass. Feb. 16, 2023).

After the product exhibited minor malfunctioning, the plaintiff 4 attempted her own repair, which she alleged unlawfully voided the warranty. Id. Though the 5 plaintiff never invoked the warranty or requested repair from the defendant, the court determined 6 she had standing for her statutory and fraudulent omission claims based on the unlawful repair 7 restriction—though it was “a close question.” Id. After reviewing the reasoning in *Schaer*, the 8 Court is not persuaded to follow.

First, the Schaer court did not reckon with TransUnion LLC. 9 Second, the opinion did not engage with Ninth Circuit precedent regarding overpayment injuries 10 outside the misrepresentation context. See, e.g., Bowen, 118 F.4th at 1145; McGee, 982 F.3d at 11 707. And third, several district courts have distinguished the reasoning in Schaer from allegations 12 such as those Plaintiff presents here.

See, e.g., Ivo Kolar v. Nespresso USA, Inc., No. 24-CV- 13 11235-GW, 2025 WL 1717279, at *4 (C.D. Cal. June 13, 2025), adopted sub nom. Kolar v. 14 Nespresso USA, Inc., No. 24-CV-11235-GW, 2025 WL 1717278 (C.D. Cal. June 16, 2025); 15 Shaughnessy v. Nespresso USA, Inc., No. 22-CV-6815-NRB, 2023 WL 6038009, at *6-7 16 (S.D.N.Y. Sept. 15, 2023); Konkel v. Brother Int'l Corp., No. 22-CV-00479-ZNQ, 2023 WL 17 3585354, at *6 (D.N.J.

May 22, 2023). 18 Plaintiff could be correct that Defendant's warranty terms violate California Civil Code 19 § 1793.01. But until the alleged statutory violation causes Plaintiff concrete injury, Article III's 20 standing requirement precludes federal suit. 21 CONCLUSION 22 Accordingly, the Court GRANTS Defendant's motion to dismiss for lack of subject-matter 23 jurisdiction.

At oral argument, Plaintiff could not articulate a basis for standing beyond the 24 present allegations. Since amendment would be futile, no leave to amend is granted. Carrico v. 25 City & Cnty. of San Francisco, 656 F.3d 1002, 1008 (9th Cir. 2011). Judgment will be entered in 26 favor of Defendant, without prejudice. 27 // 1 This Order disposes of Docket No. 22.

2 IT IS SO ORDERED. 3 Dated: June 27, 2025 ' ie Sth D 4 5 JACQUELINE SCOTT CORLEY
United States District Judge 6 7 8 9 10 11 12 13 15 QO 16 17 Z 18 19 20 21 22 23 24 25 26 27 28